## UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

DEBTOR In a Joint case, dobtor weans debtors in this plan.  1. PAYMENTS BY DEBTOR a. As of the date of this plan, the debtor will pay the trustees \$2774.00. b. After the date of this plan, the debtor will pay the trustees \$2774.00 per month for 35 months, beginning within 30 days after the filing of this plan for a total of \$99864.00. [filine 1(a) + line 1(b) + line 1(c)].  2. PAYMENTS BY TRUSTEE — The trustees will make payments only to creditions for which proofs of claim-have been filed, make payments and the processing fee of 10% for a stal of \$988.00 [fine 1(d) > 1.0] or such lesser percentage as may be fixed by the Attempt General. For purposes of this plan, month one (1) is the month following the month is which the debtor makes the debtor first payment. Instants, the instance will pay the amounts actually allowed  PRIORITY CLAIMS — The trustees shall pay in full all claims entided to priority under \$ 507. including the following. The amounts listed are estimates only. The trustee will pay the amounts actually allowed  Proposent Monthly Proposent Monthly Proposent Monthly Proposent Payments PAIMENTS  Claim Proposent Monthly Proposent Monthly Proposent Payments PAIMENTS  80.00  4. LONG-TERM SECURED CLAIMS NOT IN DEFAULT — The following confirmed to make all payments which come due after the date the petition was filed directly to the creditors. The creditors will retain their fems.  a. Chase Manhattan — Home morgage  5. HOME MORTGAGES IN DEFAULT [§ 1322(b)(5)] — The trustee will care defaults (place intered-as the nate-of-\$-payments only). To the contracts only. The actual amounts of default.  Anount of Monthly Beginning in Vandor of Payments Payments which come due after the date the petition was filed directly to the creditors. The creditors will retain their fems.  Anount of Monthly Beginning in Vandor of Payments Payments and the debtor will retain their files. The amounts of default are estimates only. The trustee will pay the actual amounts of default.			, , , , , , , , , , , , , , , , , , , ,			*
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1. PAYMENTS BY DEBTOR —  a. As of the date of this plan, the debtor has paid the trustee \$2774.00.  b. After the date of this plan, the debtor will pay the trustee \$2774.00.  c. The debtor will also pay the trustee\$ 0.00.  d. The debtor will pay the trustee\$ 0.00.  J. Payments BY TRUSTEE — The trustee will make payments only to creditors for which proofs of claim have been filed, make payments mostly as available, and collect the trustee's percentage for of 19% for a total of \$998.00 [line 1(a) + line 1(b) + line 1(c)].  2. PAYMENTS BY TRUSTEE — The trustee will make payments only to creditors for which proofs of claim have been filed, make payments mostly as available, and collect the trustee's percentage for of 19% for a total of \$998.00 [line 1(a) + 10] or such lesser percentage as may be fixed by the Attorney General. For purposes of this plan, month one (1) is the month following the month in which the debtor makes the debtor's first payment. Unless ordered otherwise, the trustee will not make any payments until the plan is confirmed. Payments will accumulate and be paid following confirmation.  3. PRIORITY CLAIMS — The trustee shall pay in full all claims entitled to priority under \$ 507, including the following. The amounts listed are estimates only. The trustee will push the amounts netually allowed.  Estimated Monthly Beginning in Number of IDEM.  Creditor Claim Payment Monthly Beginning Number of IDEM.  Creditor Monthly Beginning Number of IDEM.  A LONG-TERM SECURED CLAIMS NOT IN DEFAULT — The following creditors have secured claims. Payments are current and the debtor will continue to make all payments which come due after the date the petition was filed directly to the creditors. The creditors will retain their liens.  a. Chase Manhatan – Home mortgage  5. HOME MORTGAGES IN DEFAULT [§ 1322(b)(5)] — The trustee will cure defaults (plas interest-at-the rate of 8-per-een per-annum) on claims secured only by a security interest in real property that is the debtor's principal residence as follows.				Dated: 09/	/29/2004	
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Creditor Default Payment Month # Payments PAYMENTS  a. b.	on claims secured only by payments which come due	a security interest in real presenter the date the petition w	operty that is the debt	or's principal residence as	follows. The debtor	will maintain the regular
b.	Creditor		•	5.	•	
	a.					
c.	b.					
d. TOTAL \$.00						\$ 00

6. OTHER LONG-TERM SECURED CLAIMS IN DEFAULT [§ 1322 (b)(5)] — The trustee will cure defaults (plus interest at the rate of 8 per cent per annum) on other claims as follows and the debtor will maintain the regular payments which come due after the date the petition was filed. The creditors will retain their liens. The amounts of default are estimates only. The trustee will pay the actual amounts of default.

Creditor	Amount of Default	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a	\$	\$	and submitted to communicate the submitted of the submitt		\$
b	\$	\$			\$
c	\$	\$	*	And Administration (American States Sec. 1997).	\$
d. TOTAL					\$

7. OTHER SECURED CLAIMS [§ 1325(a)(5)] — The trustee will make payments to the following secured creditors having a value as of confirmation equal to the allowed amount of the creditor's secured claim using a discount rate of 6 percent. The creditor's allowed secured claim shall be the creditor's allowed claim or the value of the creditor's interest in the debtor's property, whichever is less. The creditors shall retain their liens.

NOTE: NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER

CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR

PURSUANT TO 11 U.S.C. § 1327 AND CONFIRMATION OF THE PLAN WILL BE CONSIDERED A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM UNDER 11 U.S.C. § 506(a).

Creditor	Claım Amount	Secured Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. GMAC	\$33,000.00	\$25,000.00	2496/840	1/14	10/1	\$25,800.00
b.						
d. TOTAL						\$.25.800.00

- **8. SEPARATE CLASS OF UNSECURED CREDITORS** In addition to the class of unsecured creditors specified in § 9, there shall be a separate class of nonpriority unsecured creditors described as follows:
- The debtor estimates that the total claims in this class are \$.00
- b. The trustee will pay this class \$0.00.
- 9. TIMELY FILED UNSECURED CREDITORS The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 5, 6, 7 and 8 their pro rata share of approximately \$64078.00 [line 1(d) minus lines 2, 3(e), 5(d), 6(d), 7(d) and 8(b)].
- a. The debtor estimates that the total unsecured claims held by creditors listed in  $\P$  7 are \$8000.00
- b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 7 and ¶ 8) arc \$69153.00
- c. Total estimated unsecured claims are \$77153.00 [line 9(a) + line 9(b)].
- 10. TARDILY-FILED UNSECURED CREDITORS All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 5, 6, 7, 8 or 9 shall be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.
- 11. OTHER PROVISIONS The Trustee shall make no payments to Bluegreen or Cit Group as secured creditors these creditors may be paid as unsecured creditors on any deficiencies incurred if any providing these creditors timely file proofs of claim.
- 12. SUMMARY OF PAYMENTS —

Trustee's Fee [Line 2)	\$9986.00
Priority Claims [Line 3(e)]	
Home Mortgage Defaults [Line 5(d)]	\$ 0.00
Long-Term Debt Defaults [Line 6(d)]	
Other Secured Claims [Linc 7(d)]	.\$25800.00
Separate Class [Line 8(b)]	\$ 0.00
Unsecured Creditors [Line 9(c)]	\$64078.00
TOTAL [must equal Line 1(d)]	\$99864.00

Insert Name, Address, Telephone and License Number of Debtor's Attorney:

Ronald J. Lundquist, Atty No. 269232 700 Lumber Exchange Building Ten South Fifth Street Minneapolis, MN 55402 Telephone: (612) 305-4338

Env. (612) 205 4252

Signed faul a fly Signed fan Chugg

Telephone: (612) 305-4338 & (651) 331-9814 Fax: (612) 305-4353

# RONALD J. LUNDQUIST ATTORNEY-AT-LAW 700 LUMBER EXCHANGE BUILDING 10 SOUTH FIFTH STREET MINNEAPOLIS MINNESOTA 55402

E-Mail: rjlûndquist@justice.com

LEGAL ASSISTANT: HAROLD STAFFORD

10/05/2004

#### NOTICE OF HEARING FOR CONFIRMATION OF MODIFIED CHAPTER 13 PLAN

RE: Rugg, Paul A. & Jean C., BKY No. 04-44393

Dear Interested Party,

Enclosed and served upon you is a copy of the modified Chapter 13 Plan for the above referenced case.

The hearing for confirmation of the modified plan has been continued to November 4, 2004 at 10:30 AM at Court Room 7 West at the United States Courthouse, 300 S. Fourth St., Minneapolis, Minnesota 55415.

Yours truly,



/e/ Ronald J. Lundquist Ronald J. Lundquist Attorney for Debtor

### DISTRICT OF MINNESOTA UNITED STATES BANKRUPTCY COURT

In re:

Rugg, Paul A. & Jean C.

Debtor(s)

Bky Case No: 04-44393

Chapter 13

#### UNSWORN DECLARATION OF SERVICE

Ronald J. Lundquist an attorney licensed to practice law in this court, with office address of 700 Lumber Exchange Building, 10 South Fifth St, Minneapolis, MN 55402, declares that on 10/05/2004, he served:

- 1. Notice Of Hearing on Modified Chapter 13 Plan, and,
- 2. Modified Chapter 13 plan

upon each of the entities named below by mailing to each of them a copy thereof by enclosing same in an envelope with first class mail postage prepaid and depositing same in the post office at Minneapolis, Minnesota addressed to each of them as follows:



SEE ATTACHED 1-PAGE LIST

And he declares under penalty of perjury, that the foregoing is true and correct.

Executed: October 5, 2004

/e/ Ronald J. Lundquist

Ronald J. Lundquist, Atty No. 269232 Attorney for Debtor(s) 700 Lumber Exchange Building 10 South Fifth Street Minneapolis MN 55402

Ph: 612-305-4338 Fax: 612-305-4353 AT&T UNIVERSAL CARD POB 44167 JACKSONVILLE FL 32231 BANK OF AMERICA POB 53136 PHOENIX AZ 85072 BANK ONE POB 94014 PALATINE IL 60094

BLUEGREEN 4960 BLUE LAKE DR. BOCA RATON FL 33431 CAPITAL ONE SERVICES POB 60000 SEATTLE WA 98190 CHASE MANHATTAN POB 830016 BALTIMORE MD 21283

CHASE PERFECT CARD POB 52064 PHOENIX AZ 85072 CIT GROUP 715 S. METROPOLITAN AVE. POB 24330 OKLAHOMA CITY OK 73124 CITGO POB 9095 DES MOINES IA 50368

CREDIT CARD CENTER POB 9151 DES MOINES IA 50368 DELL COMPUTER POB 6403 CAROL STREAM IL 60197 GMAC POB 217060 AUBURN HILLS MI 48321

HOUSEHOLD CREDIT SERVICES POB 5222 CAROL STREAM IL 60197 PROVIDIAN POB 660509 DALLAS TX 75266 RIEZMAN BERGER P.C. ATTN: MARILYN WASHBURN 7700 BONHOMME 7TH FLOOR SAINT LOUIS MO 63105

WELLS FARGO CARD SERVICES POB 6412 CAROL STREAM IL 60197-6412



## UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In re:	OLCON ATTUMENT FOR CLEAN ATTION
Paul A. Rugg Jean C. Rugg	SIGNATURE DECLARATION
Debtor(s).	Case No
AMENDMENT TO PETITION, SCHEDU MODIFIED CHAPTER 13 PLAN OTHER (Please describe:)	OMPANYING VERIFIED CONVERSION
<ul> <li>statements, schedules, amendments, a correct;</li> <li>The information provided in the "Deb commencement of the above-reference.</li> <li>[individual debtors only] If no Social Pages" submitted as a part of the elect because I do not have a Social Security. I consent to my attorney electronically petition, statements and schedules, and together with a scanned image of this Information Pages," if applicable; and</li> <li>[corporate and partnership debtors of the debtor.</li> </ul>	al Security Number is included in the "Debtor Information stronic commencement of the above-referenced case, it is ty Number; y filing with the United States Bankruptcy Court my mendments, and/or chapter 13 plan, as indicated above, a Signature Declaration and the completed "Debtor"
Date: September 30, 2004  X Signature of Debtor or Authorized Represent	tative X Signature of Joint Debtor
Paul A. Rugg Printed Name of Debtor or Authorized Repro	Jean C. Rugg esentative Printed Name of Joint Debtor

Form ERS 1 (Rev. 10/03)